



CHARLOTTE
REGIONAL BUSINESS
ALLIANCE

STARTING A BUSINESS

Economic Development

Local Contacts

Charlotte Regional Business Alliance

LOCAL CONTACTS

Charlotte Regional Business Alliance

330 S. Tryon St., Ste. 200, Charlotte, NC 28202

P: 704.378.1300 (Switchboard)

Mr. Keva Walton, Chief Growth Officer, Economic & Talent Development

P: 704.378.1319, kw Walton@charlotteregion.com

Ms. Kathleen Byrne, Director, Economic Recruitment & Development

P: 704.378.1377, kbyrne@charlotteregion.com

Ms. Eileen Cai, VP, Economic Recruitment & Development, Asia

P: 704.378.1316, ecai@charlotteregion.com

Mr. Rod Garvin, VP, Talent and Workforce Development

P: 704.378.1350, rgarvin@charlotteregion.com

Mr. Sven Gerzer, VP, Economic Development, Europe & India

P: 704.378.1310 sgerzer@charlotteregion.com

Ms. Kati Hynes, VP, Economic Recruitment & Development

P: 704.378.1371, khynes@charlotteregion.com

Mr. Marvin Price, VP Economic Recruitment & Development

P: 704.378.1370, mprice@charlotteregion.com

Mr. Steven Pearce, VP, Economic Recruitment & Development

P: 704.378.1375, spearce@charlotteregion.com

Research, Business Data & Analytics

Mr. Antony Burton, VP, Business Analytics & Data

P: 704.378.1376, aburton@charlotteregion.com

Ms. Akofa Dossou, Director, Business Analytics & Data

P: 704.378.1320, adossou@charlotteregion.com

Mr. Chuck McShane, VP, Business Analytics and Data

P: 704.378.1327, cmcshane@charlotteregionr.com

Engagement

Karen Price, VP, Engagement & Programs

P: 704.378.1322, kprice@charlotteregion.com

Ashley Hedrick, Director, Engagement

P: 704.378.1345, ahedrick@charlotteregion.com

City of Charlotte Economic Development

Holly Eskridge, Entrepreneurship and Small Business Development Manager

P: 704.336.3980, heskridge@ci.charlotte.nc.us

Tracy Dodson, Assistant City Manager for Economic Development

Tracy.Dodson@ci.charlotte.nc.us

Lori Lencheski, Senior Economic Development Specialist

P: 704.336.3285, Lori.Lencheski@ci.charlotte.nc.us

Fran West, PE; Project Manager

P: 704.336.1513., Fran.West@ci.charlotte.nc.us

CharlotteBusinessResources.com

Christi Floyd, Senior Economic Development Specialist

P: 704.336.6924, cfloyd@ci.charlotte.nc.us

Charlotte Center City Partners

200 S. Tryon St., Ste. 1600, Charlotte, NC 28202

P: 704.332.2227

charlottecentercity.org

Mr. Richard Thurmond

Senior Vice President, Community and Business Development

rthurmond@charlottecentercity.org

City of Charlotte Economic Development Office

600 E. Fourth St., Charlotte, NC 28202-2840

P: 704.336.3380 F: 704.432.1414

edo.charmeck.org

**Lake Norman Region Economic
Development Corporation**

8600 Sam Furr Road Huntersville, NC 28078

P: 980.389.4458 F: 704.992.2233

lakenormanregion.com

Mr. Ryan McDaniels, CEcD, Executive Director

mcdaniels@lnredc.com

Mecklenburg County

600 E. 4th St., 11th Floor, Charlotte, NC 28202

charmec.org/mecklenburg/county/edo

704.336.3399

N.C. Department of Commerce Regional Office

8430 University Executive Park Dr., Ste. 645, Charlotte, NC 28262

P: 704.547.5750 F: 704.547.5747

University City Partners

8335 IBM Dr., Ste. 110, Charlotte, NC 28262

P: 704.688.2481

universitycitypartners.org

Ms. Darlene Heater, Executive Director

dheater@universitycitypartners.org

STATE CONTACTS

N.C. Department of Commerce

301 N. Wilmington St., Raleigh, NC 27601-1058

Mailing: 4301 Mail Service Center, Raleigh, NC 27699-4301

P: 919.733.4151

nccommerce.com

Economic Development Partnership of N.C.

15000 Weston Pkwy., Cary, NC 27513

P: 919.447.7777

edpnc.com/contact-us/

LOCAL CONTACTS

Charlotte-Mecklenburg Code Enforcement Division

2145 Suttle Avenue, Charlotte, NC 28208

P: 704.336.2831 980.314.2633

F: 704.336.3839

charmec.org/departments/luesa/codeenforcement/home.htm
Mr. James Bartl, Director P: 704.336.3827
james.bartl@mecklenburgcountync.gov

City of Charlotte Engineering & Property

Management Department
600 E. 4th St., Charlotte, NC 28202-2844
P: 704.336.2291
charmec.org/city/charlotte/epm
Mr. Michael Davis, City Engineer
P: 704.336.3938 madavis@charlottenc.gov

Mecklenburg County Air Quality

2145 Suttle Avenue, Charlotte, NC 28208
P: 704.336.5430 F: 704.336.4391
airquality.charmec.org

ECONOMIC DEVELOPMENT

Be sure to visit charlottebusinessresources.com for up-to-date information. The site was put together by the chamber, the city, SBA and other organizations.

BUILDING STANDARDS

charlottechamber.com

Starting a Business in Charlotte and Mecklenburg County

Commercial Buildings and Permits

Ashley Botkin, Commercial Permits Review
P: 704.336.4257
Charles Walker, Commercial Technical Assistance Center
P: 980-314-2633
Building Lon McSwain 704.336.4302
Electrical Gaskin Mike 980.314.3182 mike.gaskin@mecklenburgcountync.gov
Mechanical Willis Horton 704.336.4301
Plumbing Rowland Tommy Rowland 980.314.3099
Zoning Lisa Arnold 704.336.5064
Sign Permit 704.336.3818

Fire Department

Fire Marshal: Charlotte Chief Reginald T. Johnson
Matthews Rob Kinniburgh: 704.708.1200
County Ted Panagiotopoulos: 980.314.3071

Director of Transportation: Liz Babson 704.336.4119
Tree Ordinance, City: Peter Grisewood 704.336.4258
Land Development, City: David Weekly 704.336.4103

Environmental Protection

Air Quality: Leslie Rhodes 704.336.5430
Water Quality Marc Recktenwald (City of Charlotte) 704.336.3122
Rusty Rozelle (Mecklenburg County) 980.314.3217
Storm Water Kruti Desai 704.353.1795
Solid Waste Victoria O. Johnson 704.336.2176 vojohnson@charlottenc.gov
Hazardous Materials Tim Hartsell 704.336.2412
Addressing Angela Norward 980.314.4620

N.C. Department of Environmental Quality

217 W Jones St, Raleigh, NC 27603
877.623.6748

Air Quality – 919-707-8400
Coastal Management- 252-808-2808
Environmental Assistance & Customer Service – 877-623-6748
Environmental Education & Public Affairs – 919-707-8626
Energy, Mineral & Land Resources – 919-707-9200
Financial Services – 919-707-8550
General Counsel – 919-707-8600
Human Resources – 919-707-8300
Information Technology Services – 919-707-8900
Legislative & Intergovernmental Affairs – 919-707-8618
Marine Fisheries – 252-726-7021
Mitigation Services – 919-707-8976
Waste Management – 919-707-8200
Water Infrastructure – 919-707-9160
Water Resources – 919-707-9000

LOCAL CONTACTS

Central Piedmont Community College

P.O. Box 35009, Charlotte, NC 28235-5009

cpcc.edu/clc

Ms. Mary Vickers-Koch, Dean, Harris Campus & Business
& Industry Training Services

P: 704.330.4656 mary.vickers-koch@cpcc.edu

Ms. Allison Bowers, Director, Economic Recruitment

P: 704.330.4662 allison.bowers@cpcc.edu

Charlotte Works

Administrative Office 11301 Carmel Commons Blvd Suite 301 Charlotte NC 28226

P: 980.201.3256

NC Career Center 5601 Executive Center Dr. Ste 101 Charlotte NC 28212

P: 704.566.2870

charlotteworks.com

Danielle Frazier President/CEO

Eric Lewis, Director of Business Services

N.C. Community College System

Rowan Cabarrus Community College

Cabarrus Business & Technology Center

660 Concord Pkwy. N, Concord, NC 28027

www.rccc.edu P. 704 216 7222

Ms. Donna Ludwig, Director of Customized Training

P: 704.216.3668 donna.ludwig@rccc.edu

N.C. Department of Commerce Division of Employment Security

7140 Forest Point Blvd a, Charlotte, NC 28217

P: 704.565.6865 F: 704.566.2856

DES Mailing PO Box 25903 Raleigh NC 27611

ncesc.com

Mr. Randall Darnell, Manager, Charlotte Office

P: 704.566.2870 randall.darnell@nccommerce.com

STATE CONTACTS

N.C. Department of Labor

4 W Edenton St, Raleigh NC 27601

Mailing: 1101 Mail Service Center, Raleigh, NC 27699-1101

Charlotte Field Office: 901 Blairhill Rd., Ste. 200

Charlotte, NC 28217

P: 800.625.2267

nclabor.com

Apprenticeship: 919.733.7533

Elevator Division: 919.807.2770

Wage and Hour Division: 919.807.2801

N.C. Employer Withholding Account Number

Individual Income Withholding Tax Section

N.C. Department of Revenue
Main Address
501 North Wilmington Street
Raleigh, NC 27604
P.O. Box 25000, Raleigh, NC 27640
Charlotte Service Center: 301 McCullough Drive Suite 300
Charlotte NC 28262 P. 704.519.3000 F. 704.547.5837
P: 877.252.3052
dornc.com

OSH Division Issues

N.C. Department of Labor – OSHA Division

111 Hillsborough St., Raleigh, NC 27603
Mailing: 1101 Mail Service Center, Raleigh, NC 27699-1101
P: 919.707.7876
nclabor.com/osha/osh.htm
Charlotte Field Office: 901 Blairhill Rd. #200, Charlotte, NC 28217
P: 704.665.4341

BUILDING STANDARDS LABOR & WORKER RECRUITMENT/SCREENING

ENVIRONMENTAL ISSUES

LABOR & WORKER RECRUITMENT/SCREENING

State Hour & Wage Requirements

N.C. Department of Labor – Wage & Hour Division

4 W. Edenton St., Raleigh, NC 27601
Mailing: 1101 Mail Service Center, Raleigh, NC 27699-1101
P: 800.625.2267
nclabor.com/wh/wh.htm or
Charlotte Field Office:
901 Blairhill Rd., Ste. 200, Charlotte, NC 28217
Apprenticeship: 704.665.4341
Wage & Hour Division: 704.665.4341
Elevator Division: 704.665.4341

Unemployment Insurance

N.C. Department of Commerce Division of Employment Security

700 Wade Ave., Raleigh, NC 27605
Mailing: P.O. Box 25903, Raleigh, NC 27611-5903

P: 919.707.1150 or 866.278.3822 F: 1.919.715.0780
ncesc1.com/Business/ui/uimain.asp
Charlotte Field Office:
5601 Executive Center Dr., Ste. 100, Charlotte, NC 28212
P: 704.566.2870 F: 704.566.2856

Workers Compensation Insurance

Insurance Agency of Your Choice
(See Charlotte Chamber membership directory for
recommendations - charlottechamber.com/memberdirectory)

FEDERAL CONTACTS

OSHA

4407 Bland Rd., Somerset Park, Ste. 210, Raleigh, NC 27609
P: 919.790.8096 F: 919.790.8224
osha.gov

U.S. Department of Labor — Office of Federal Contract Compliance Programs

Whitehall Corporate Center
3800 Arco Corporate Dr., Ste. 465, Charlotte, NC 28273
P: 1.800.397.6251 F: 704.749.3381
dol.gov/ofccp
Pamella Quinn, District Director
William Crews, Assistant District Director

U.S. Department of Labor — Wage & Hour Division

3800 Arco Corporate Dr., Ste. 460, Charlotte, NC 28273
P: 704.749.3360 866.487.9243 919.790.274
dol.gov/whd

LOCAL CONTACTS

Alcohol & Beverage Permit

ABC Commission
3333 N. Tryon St., Charlotte, NC 28206
P: 704.731.5900 F: 704.333.6313
<https://abc.nc.gov/Permit>
Payments of room occupancy and food and beverage tax:
City-County Tax Collector
P.O. Box 32728, Charlotte, NC 28232-2728

Burglar Alarm Registration Requirements for Business

Charlotte-Mecklenburg Police Department

601 E. Trade St., Charlotte, NC 28202

P: 704.432.0431 F: 704.336.5712

charmack.org/city/charlotte/CMPD/organization/Support/Alarms

Tax Information

City/County Tax Collector

Valerie C. Woodard Center

3205 Freedom Drive

Suite 3000

Charlotte, NC 28208

P: 704.336.7600

E: taxmeck@mecklenburgcountync.gov

**Crime Prevention — Business, contact information
cards for emergencies**

Charlotte-Mecklenburg Police Department

601 E. Trade St., Charlotte, NC 28202

P: 704.336.2310

charmack.org/city/charlotte/CMPD

Health Department Inspection

Mecklenburg County Food & Facilities Sanitation

Valerie C. Woodard Center

3205 Freedom Drive, Suite 8000

Charlotte, NC 28208 P: 980.314.1620

<https://www.mecknc.gov/HealthDepartment/EnvironmentalHealth/Pages/FoodSanitation.aspx>

Land Use & Environmental Services Agency Website

charmack.org/departments/luesa/home.htm

N.C. Assumed Name Act

(For businesses that do not use the name of principals)

Register of Deeds

720 E. Fourth St., Charlotte, NC 28202

P: 704.336.2443

meckrod.manatron.com

Tax Listing for Property

Office location for payments in person:

700 E. Stonewall St., First Floor, Charlotte, NC 28202

Pay by mail: P.O. Box 31127, Charlotte, NC 28231
P: 980.314.4226
<https://bizlink.taxscribe.com/nc/mecklenburg/>

LABOR & WORKER RECRUITMENT/SCREENING TAX / LICENSE TAX / LICENSE

STATE CONTACTS

Alcohol and Beverage Permit

ABC Commission

400 E. Tryon Rd., Raleigh, NC 27610
Mailing: 4307 Mail Service Center, Raleigh, NC 27699
P: 919.779.0700 F: 919.662.3583

Business ServiCenter

N.C. Department of Commerce

301 N. Wilmington St., Raleigh, NC 27601
P: 800.228.8443 (in-state) 919.715.2864 (out of state)
nccommerce.com

One-stop referral service for all state licenses:
Articles of Incorporation, State Retail License
State Wholesale License, Privilege License

Corporate Income Tax, Franchise Tax, Income Tax, Sales and Use Tax

N.C. Department of Revenue

501 N. Wilmington St., Raleigh, NC 27604
Mailing: P.O. Box 25000, Raleigh, NC 27640-0640
P: 919.733.8510 877.252.3052
dor.state.nc.us/taxes
Charlotte Field Office and Collection Division:
301 McCullough Dr., Ste. 300, Charlotte, NC 28262
P: 704.519.3000 F: 704.547.5835

FEDERAL CONTACTS

U.S. Internal Revenue Service

Federal Tax Information
Five Resource Square, 10715 David Taylor Dr., Charlotte, NC 28262
P: 704.548.4100 800.829.1040
irs.gov

Employer Account Number

Forms and Publications Department
Greensboro, NC 27401
P: 800.829.1040 (Request SS-4 form)
irs.gov

AT&T

5940 Fairview Rd Suite 100 Charlotte, NC 28210
att.com
Mr. Todd Lanham, Regional Director – External Affairs
P: 888.944.0447 704.557.9236

Spectrum

2910 Whitehall Park Dr Charlotte NC 28273
<https://business.spectrum.com/company/contact.html>
Mr. Aaron Rusalem Sales and Marketing
P: 704.719.9847 866..281.7664

Kinetic Business by Windstream

6801 Morrison Blvd., Charlotte, NC 28211
<https://smallbusiness.windstream.com/>
Ms. Jill Jones, Sales Director
P: 866.445.5880

LOCAL CONTACTS**Charlotte Inland Terminal**

1301 Exchange St., Charlotte, NC 28208
P: 704.398.2076 F: 704.398.0940

Charlotte Water, Customer Service and Engineering (Utilities)

5100 Brookshire Blvd., Charlotte, NC 28216
P: 704.336.7600 F: 704.393.2219
<https://charlottenc.gov/Water/customercenter/Pages/MovingStartStopService.aspx>
Mr. Barry Gullet, Director
P: 704.391.5098 bgullet@ci.charlotte.nc.us

Duke Energy

1777 Old Earnhardt Rd., Kannapolis, NC 28083
duke-energy.com/economic-development/economicdevelopment.
asp
John Geib Director, Economic Development
E. john.geib@duke-energy.com

P: 704.788.4957 C: 704.995.4084 800.777.9898

Electricities of North Carolina, Inc.

(Parts of Cornelius, Huntersville & Pineville)
1427 Meadow Wood Blvd., Raleigh, NC 27604
Mailing: P.O. Box 29513, Raleigh, NC 27626-0513
P: 919.760.6000 F: 919.715.6050
electricities.com

Ms. Brenda Daniels, Economic Development
P: 919.760.6363 800.768.7687 ext. 6363
brenda.daniels@electricities.com
Mecklenburg County Office:
11316 Sam Furr Rd., Huntersville, NC 28078
704.948.0550

TAX / LICENSE

**TRANSPORTATION & UTILITIES
TELECOMMUNICATIONS
TELECOMMUNICATIONS**

EnergyUnited

(Parts of Northern Mecklenburg County)
18019 Old Statesville Rd., P.O. Box 8, Cornelius, NC 28031
P: 704.892.0278 1.800.682.1910
energyunited.com Email Executive Team: elteam@energyunited.com

Piedmont Natural Gas Company

4720 Piedmont Row Dr., Charlotte, NC 28210
Mailing: P.O. Box 33068, Charlotte, NC 28233
P: 1.800.752.7504
piedmontng.com

STATE CONTACTS

CSX Transportation

1610 Forest Ave., Ste. 120, Richmond, VA 23229
Mr. Jim Van Derzee, Regional Development Manager for
Washington, D.C., Maryland, North Carolina and Virginia
P: 804.226.7504 jim_vanderzee@csx.com
csx.com

N.C. Ports Authority

330 S. TRYON STREET | CHARLOTTE, NC 28202 | CHARLOTTEREGION.COM

2202 Burnett Blvd., Wilmington, NC 28401
Mailing: P.O. Box 9002, Wilmington, NC 28402
P: 910.763.1621
ncports.com

Norfolk Southern Corporation

1500 Carson St., Raleigh, NC 27608
5710 West Boulevard Charlotte, NC 28208
nscorp.com
Mr. Jason Reiner, AVP Industrial Development
P: 404.529.1591
Mr Troy Aykers, Manager for North Carolina
919.831.3092 troy.akers@nscorp.com

FEDERAL CONTACTS

U.S. Customs and Border Protection

1901 Cross Beam Dr., Ste. B, Charlotte, NC 28217
Barry Chastain, Port Director
P: 704.329.6120 F: 704.329.6103
Service Port (Both internal and trade purposes)
cbp.gov

U.S. Postal Service

Business Mail Entry/Mail Acceptance
1820 W. Pointe Dr., Ste. A, Charlotte, NC 28214-9106
P: 704.398.5519 F: 704.398.5555
usps.com

LOCAL CONTACTS

Business Innovation and Growth (BIG) Council

1431 W. Morehead St, Suite 102 Charlotte NC 28208
P: 704.927.8064 F: 704.342.2975
bigcouncil.com
Ms. Teresa Thorson Cox, President & CEO
terry@bigcouncil.com

The Business Innovation and Growth Council is a nonprofit membership organization that supports the needs of entrepreneurs.

Centralina Business Capital (Formerly Centralina Development Corporation)

330 S. TRYON STREET | CHARLOTTE, NC 28202 | CHARLOTTEREGION.COM

1307 W. Morehead St., Ste. 201, Charlotte, NC 28208
Mailing: P.O. Box 34218, Charlotte, NC 28234-4218
Services: Administers the SBA 504-Loan
cdccapital.com
Connie Morrison, Loan Closing Specialist
P: 704.373.1233 F: 704.372.1280
cmorrison@cdccapital.com

Charlotte Business Resources

charlottebusinessresources.com

Charlotte Regional Business Alliance

330 S. Tryon St., Ste. 200, Charlotte, NC 28202
P: 704.378.1300
charlottechamber.com
Mr. Keva Walton, Chief Economic Growth
P: 704.378.1321 kw Walton@charlotteregion.com

City of Charlotte Neighborhood and Business Services

600 E. Trade St., Charlotte, NC 28202
P: 704.336.3380
hnsinfo@charlottenc.gov
<https://charlottenc.gov/HNS/Pages/default.aspx>
Services include:

- Business and Entrepreneurial Skills Training (BEST) — delivers professional instruction in the classroom and at the business; designed to assist small business owners in managing their businesses more effectively
- Brownfield assessment program — provides 50 percent reimbursement up to \$20,000 for environmental assessment and cleanup activities that lead to site redevelopment for properties in the Business Corridor Revitalization Area
- Develops partnerships, resources, and training for stronger and safer neighborhoods
- Enforces the City's code ordinances to improve the appearance of the community and maintain standards for a lower crime rate and a higher quality of life
- Provides resources for the development of workforce, assisted and special needs housing
- Serves as customer contact center providing information and services for customers in the City of Charlotte and Mecklenburg County

TRANSPORTATION & UTILITIES OTHER ISSUES

330 S. TRYON STREET | CHARLOTTE, NC 28202 | CHARLOTTEREGION.COM

SMALL BUSINESS STARTUP ASSISTANCE OTHER ISSUES

- Brownfield cleanup revolving loan fund — provides loan funds to private borrowers for environmental cleanup at approved sites
- Business corridor liaison program — city liaisons coordinate city services in designated business districts, resolve business issues and connect businesses to community business resources
- Equity loan program
- Façade improvement grant program — 50 percent reimbursement up to \$10,000 for renovation to a building's façade and to bring signage, landscaping or parking lots into conformance with current codes
- Grease trap grant program — provides 50 percent reimbursement up to \$10,000 for the cost of equipment and installation of grease traps
- Infrastructure grant program — provides \$10,000 maximum grant to businesses for city required infrastructure improvements such as landscaping, sidewalks, curb and gutter and backflow prevention
- Security grant program — provides 50 percent reimbursement for the installation of eligible security improvements

CPCC Small Business Center

Hall Building, Ste. 214, 1112 Charlottetowne Ave.
Charlotte, NC 28204
P: 704.330.6736
cpcc.edu/sbc

Packard Place

222 S. Church St., Charlotte, NC 28202
P: 980.500.8288 info@packardplace.us
www.packard.place

Packard Place is the hub for entrepreneurship and innovation in Charlotte and offers flexible office space for startups and highgrowth companies.

Self-Help Credit Union

601 E. 5th Street, Suite 355 Charlotte, NC 28202
P: 704.409.5900 or 800.394.7428
self-help.org

Self-Help is a community development lender that has provided more than \$1.64 billion in financing to upwards of 24,000 home buyers, small businesses and nonprofits. Self-help reaches people who are underserved by conventional lenders — particularly minorities, women,

rural residents and low-wealth families — through the support of socially responsible citizens and institutions across the U.S.

Service Corps of Retired Executives (SCORE)

One Fairview Center, 6302 Fairview Rd., Ste. 300

Charlotte, NC 28210

P: 704.344.6576 Hours: 10 a.m. - 3 p.m.

score.org and charlottescore.org

charlottescore47@carolina.rr.com

SCORE assists all businesses by offering free, one-stop information on subjects including:

- Business planning • Financing
- Marketing • Insurance
- How to start your own business
- How to prepare a business plan
- How to prepare cash flow and perform financial statements
- How to research demographics
- How to increase sales opportunities

Small Business and Technology

Development Center at UNC Charlotte

Portal Building Suite 252

9319 Robert Snyder Rd., Charlotte, NC 28223

P: 704.548.1090 F: 704.548.9050

sbtdc.org/uncc

The SBTDC provides management counseling and educational services to help North Carolina businesses meet challenges, manage change and plan for the future.

Services include free counseling and information on:

- Starting a business through the Service Corps of Retired Executives (SCORE) 704.344.6576, score.org and charlottescore.org
- Growing business through the Small Business & Technology Development Center's (SBTDC) network of consulting services 704.548.1090 sbtdc.org

U.S. Small Business Administration

North Carolina District Office

6302 Fairview Rd., Ste. 300, Charlotte, NC 28210

P: 704.344.6563 800-827-5722 F: 704.344.6769

sba.gov/nc

Financial assistance for new or existing businesses is available through:

- Guaranteed loans made by area bank and nonbank lenders

- Microloan intermediaries
- Special loan programs for businesses in international trade
- Assistance is available to businesses owned and controlled by socially and economically disadvantaged individuals through the minority enterprise development programs and programs for women and military veteran business owners